

Information to identify the case:

Debtor 1 **Donald E. Bittner**
First Name Middle Name Last Name

Debtor 2 **Janice L. Bittner**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4472**
EIN **-----**

Social Security number or ITIN **xxx-xx-4135**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **12-11419-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald E. Bittner

Janice L. Bittner

9/12/18

By the court:

Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Donald E. Bittner
 Janice L. Bittner
 Debtors

Case No. 12-11419-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: bsil
Form ID: 3180WPage 1 of 2
Total Noticed: 29

Date Rcvd: Sep 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2018.

db/jdb +Donald E. Bittner, Janice L. Bittner, 1944 Cole Drive, Erie, PA 16505-2820
 13484024 +Associated Receivable, 1058 Claussen Rd Ste 110, Augusta, GA 30907-0301
 13521023 +Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13514864 +CASHCALL, INC., co Weinstein and Riley, PS, 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 13484027 +Cbalv/creditech, Po Box 99, Bangor, PA 18013-0099
 13484029 +Fnb Cons Disc Co, 2501 W 12th St, Erie, PA 16505-4527
 13484032 Nco Fin/51, Po Box 13574, Philadelphia, PA 19101
 13547779 +Pennsylvania Electric Company, a First Energy Company, 331 Newman Springs Road, Building 3, Red Bank, NJ 07701-5688
 13484033 +Pinnacle Financial Gro, 7825 Washington Ave S St, Minneapolis, MN 55439-2430
 13484034 +Prompt Recovery Servic, Po Box 940, Twinsburg, OH 44087-0940

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RSVVCBICNOTICE1@state.pa.us Sep 13 2018 02:24:24 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 13484023 EDI: AAEO.COM Sep 13 2018 05:58:00 Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144
 13545319 +EDI: AFNIRECOVERY.COM Sep 13 2018 05:58:00 Afni, Inc., PO Box 3667, Bloomington, IL 61702-3667
 13539630 EDI: AIS.COM Sep 13 2018 05:58:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 13484025 +EDI: BANKAMER.COM Sep 13 2018 05:58:00 Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285
 13484026 E-mail/Text: bankruptcy@cashcall.com Sep 13 2018 02:26:16 Cashcall Inc, Attention: Bankruptcy Department, 1600 S Douglass Rd, Anaheim, CA 92806
 13484028 +E-mail/Text: matthartweg@cbjcredit.com Sep 13 2018 02:26:14 Cbj Crd Recv, 117 W 4th St, Jamestown, NY 14701-5005
 13759210 E-mail/Text: bankruptcy.bnc@ditech.com Sep 13 2018 02:23:56 Green Tree Servicing LLC, P.O. Box 6154, Rapid City, SD 57709-6154
 13759161 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 13 2018 02:23:56 Green Tree Servicing LLC, P O Box 0049, Palatine, IL 60055-0001
 13484030 +EDI: IIC9.COM Sep 13 2018 05:58:00 I C System, Attn: Bankruptcy, 444 Highway 96 East, P.O. Box 64444, Saint Paul, MN 55164-0444
 13484031 +EDI: IIC9.COM Sep 13 2018 05:58:00 Ic Systems Inc, Po Box 64378, St. Paul, MN 55164-0378
 13484021 +EDI: IRS.COM Sep 13 2018 05:58:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 13545191 +E-mail/Text: Bankruptcy@natfuel.com Sep 13 2018 02:25:03 National Fuel, Legal Dept., P.O. Box 2081, Erie, PA 16512-2081
 13484022 +E-mail/Text: RSVVCBICNOTICE1@state.pa.us Sep 13 2018 02:24:24 Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0001
 13484033 +EDI: PINNACLE.COM Sep 13 2018 05:58:00 Pinnacle Financial Gro, 7825 Washington Ave S St, Minneapolis, MN 55439-2430
 13484036 EDI: AGFINANCE.COM Sep 13 2018 05:58:00 Springleaf Financial S, 18 Millcreek Sq, Erie, PA 16565
 13531846 +EDI: DRIV.COM Sep 13 2018 05:58:00 Santander Consumer USA, Po Box 560284, Dallas, TX 75356-0284
 13532957 +EDI: DRIV.COM Sep 13 2018 05:58:00 Santander Consumer USA, Inc., d/b/a CitiFinancial Auto Corp., P.O. Box 961245, Fort Worth, TX 76161-0244
 13484035 +EDI: DRIV.COM Sep 13 2018 05:58:00 Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-N, Dallas, TX 75247-3822
 13484037 +EDI: VERIZONCOMB.COM Sep 13 2018 05:58:00 Verizon Pen, Verizon Wireless Department/Attn: Bankru, Po Box 3397, Bloomington, IL 61702-3397
 TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr Bank of America, N.A.
 cr DITECH FINANCIAL LLC
 cr Ditech Financial LLC fka Green Tree Servicing LLC
 cr* ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
 (address filed with court: Green Tree Servicing LLC, PO Box 6154, Rapid City, SD 57709)
 TOTALS: 4, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-1

User: bsil
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Ditech Financial LLC fka Green Tree Servicing LLC
bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com,
james.prostko@phelanhallinan.com
Jeffrey G. Herman on behalf of Debtor Donald E. Bittner JeffreyHerman@Live.com,
sebaldhermancalendar@gmail.com;attorneyjeffreyherman@gmail.com;r59802@notify.bestcase.com
Jeffrey G. Herman on behalf of Joint Debtor Janice L. Bittner JeffreyHerman@Live.com,
sebaldhermancalendar@gmail.com;attorneyjeffreyherman@gmail.com;r59802@notify.bestcase.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Robert P. Wendt on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Ronda J. Winneccour cmecf@chapter13trusteeewdpa.com
Stuart P. Winneg on behalf of Creditor Bank of America, N.A. swinneg@udren.com,
cblack@udren.com

TOTAL: 9